Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

First Quarter of 2015

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Newfoundland and Labrador	**398**	**374**	**387**	**6.4**	**2.8**	**1,586**	**1,660**	**-4.5**
Bankruptcies	334	312	347	7.1	-3.7	1,362	1,486	-8.3
Proposals	64	62	40	3.2	60.0	224	174	28.7
Prince Edward Island	**183**	**167**	**175**	**9.6**	**4.6**	**747**	**681**	**9.7**
Bankruptcies	121	106	117	14.2	3.4	519	469	10.7
Proposals	62	61	58	1.6	6.9	228	212	7.5
Nova Scotia	**1,227**	**1,302**	**1,138**	**-5.8**	**7.8**	**5,393**	**4,863**	**10.9**
Bankruptcies	812	956	767	-15.1	5.9	3,823	3,400	12.4
Proposals	415	346	371	19.9	11.9	1,570	1,463	7.3
New Brunswick	**956**	**1,107**	**960**	**-13.6**	**-0.4**	**4,391**	**4,091**	**7.3**
Bankruptcies	631	786	665	-19.7	-5.1	3,055	2,907	5.1
Proposals	325	321	295	1.2	10.2	1,336	1,184	12.8
Quebec	**11,751**	**11,210**	**10,836**	**4.8**	**8.4**	**44,806**	**42,648**	**5.1**
Bankruptcies	6,370	6,546	6,412	-2.7	-0.7	26,095	26,693	-2.2
Proposals	5,381	4,664	4,424	15.4	21.6	18,711	15,955	17.3
Ontario	**10,176**	**10,274**	**10,493**	**-1.0**	**-3.0**	**41,881**	**44,811**	**-6.5**
Bankruptcies	4,554	4,999	4,843	-8.9	-6.0	19,780	22,284	-11.2
Proposals	5,622	5,275	5,650	6.6	-0.5	22,101	22,527	-1.9
Manitoba	**502**	**510**	**411**	**-1.6**	**22.1**	**2,039**	**1,916**	**6.4**
Bankruptcies	293	336	258	-12.8	13.6	1,283	1,254	2.3
Proposals	209	174	153	20.1	36.6	756	662	14.2
Saskatchewan	**526**	**482**	**521**	**9.1**	**1.0**	**2,067**	**1,906**	**8.4**
Bankruptcies	264	269	316	-1.9	-16.5	1,130	1,159	-2.5
Proposals	262	213	205	23.0	27.8	937	747	25.4
Alberta	**2,254**	**2,047**	**2,082**	**10.1**	**8.3**	**8,594**	**8,296**	**3.6**
Bankruptcies	1,017	926	1,027	9.8	-1.0	3,954	4,530	-12.7
Proposals	1,237	1,121	1,055	10.3	17.3	4,640	3,766	23.2
British Columbia	**2,953**	**2,805**	**2,801**	**5.3**	**5.4**	**11,791**	**11,949**	**-1.3**
Bankruptcies	1,535	1,474	1,644	4.1	-6.6	6,436	7,138	-9.8
Proposals	1,418	1,331	1,157	6.5	22.6	5,355	4,811	11.3
Northwest Territories	**8**	**16**	**14**	**-50.0**	**-42.9**	**43**	**56**	**-23.2**
Bankruptcies	4	10	7	-60.0	-42.9	23	33	-30.3
Proposals	4	6	7	-33.3	-42.9	20	23	-13.0
Yukon	**11**	**9**	**9**	**22.2**	**22.2**	**42**	**33**	**27.3**
Bankruptcies	7	2	7	250.0	0.0	22	25	-12.0
Proposals	4	7	2	-42.9	100.0	20	8	150.0
Nunavut	**1**	**3**	**3**	**-66.7**	**-66.7**	**5**	**7**	**-28.6**
Bankruptcies	0	3	2	-100.0	-100.0	3	4	-25.0
Proposals	1	0	1	--	0.0	2	3	-33.3
Canada	**30,946**	**30,306**	**29,830**	**2.1**	**3.7**	**123,385**	**122,917**	**0.4**
Bankruptcies	**15,942**	**16,725**	**16,412**	**-4.7**	**-2.9**	**67,485**	**71,382**	**-5.5**
Proposals	**15,004**	**13,581**	**13,418**	**10.5**	**11.8**	**55,900**	**51,535**	**8.5**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Newfoundland and Labrador	**392**	**362**	**378**	**8.3**	**3.7**	**1,559**	**1,625**	**-4.1**
Bankruptcies	330	300	340	10.0	-2.9	1,338	1,462	-8.5
Proposals	62	62	38	0.0	63.2	221	163	35.6
Prince Edward Island	**179**	**163**	**172**	**9.8**	**4.1**	**728**	**661**	**10.1**
Bankruptcies	119	102	116	16.7	2.6	505	456	10.7
Proposals	60	61	56	-1.6	7.1	223	205	8.8
Nova Scotia	**1,208**	**1,284**	**1,121**	**-5.9**	**7.8**	**5,314**	**4,764**	**11.5**
Bankruptcies	803	942	759	-14.8	5.8	3,770	3,331	13.2
Proposals	405	342	362	18.4	11.9	1,544	1,433	7.7
New Brunswick	**933**	**1,081**	**934**	**-13.7**	**-0.1**	**4,307**	**3,998**	**7.7**
Bankruptcies	619	766	645	-19.2	-4.0	2,995	2,834	5.7
Proposals	314	315	289	-0.3	8.7	1,312	1,164	12.7
Quebec	**11,129**	**10,555**	**10,271**	**5.4**	**8.4**	**42,412**	**40,448**	**4.9**
Bankruptcies	5,904	6,107	5,983	-3.3	-1.3	24,368	25,070	-2.8
Proposals	5,225	4,448	4,288	17.5	21.9	18,044	15,378	17.3
Ontario	**9,865**	**9,981**	**10,219**	**-1.2**	**-3.5**	**40,754**	**43,619**	**-6.6**
Bankruptcies	4,315	4,774	4,650	-9.6	-7.2	18,899	21,369	-11.6
Proposals	5,550	5,207	5,569	6.6	-0.3	21,855	22,250	-1.8
Manitoba	**496**	**497**	**395**	**-0.2**	**25.6**	**1,992**	**1,848**	**7.8**
Bankruptcies	290	325	243	-10.8	19.3	1,247	1,198	4.1
Proposals	206	172	152	19.8	35.5	745	650	14.6
Saskatchewan	**505**	**462**	**475**	**9.3**	**6.3**	**1,968**	**1,779**	**10.6**
Bankruptcies	251	254	286	-1.2	-12.2	1,070	1,081	-1.0
Proposals	254	208	189	22.1	34.4	898	698	28.7
Alberta	**2,224**	**2,008**	**2,048**	**10.8**	**8.6**	**8,457**	**8,123**	**4.1**
Bankruptcies	997	893	1,003	11.6	-0.6	3,853	4,405	-12.5
Proposals	1,227	1,115	1,045	10.0	17.4	4,604	3,718	23.8
British Columbia	**2,907**	**2,755**	**2,731**	**5.5**	**6.4**	**11,559**	**11,700**	**-1.2**
Bankruptcies	1,508	1,434	1,596	5.2	-5.5	6,257	6,958	-10.1
Proposals	1,399	1,321	1,135	5.9	23.3	5,302	4,742	11.8
Northwest Territories	**8**	**16**	**14**	**-50.0**	**-42.9**	**43**	**56**	**-23.2**
Bankruptcies	4	10	7	-60.0	-42.9	23	33	-30.3
Proposals	4	6	7	-33.3	-42.9	20	23	-13.0
Yukon	**11**	**8**	**9**	**37.5**	**22.2**	**41**	**33**	**24.2**
Bankruptcies	7	2	7	250.0	0.0	22	25	-12.0
Proposals	4	6	2	-33.3	100.0	19	8	137.5
Nunavut	**1**	**2**	**3**	**-50.0**	**-66.7**	**4**	**7**	**-42.9**
Bankruptcies	0	2	2	-100.0	-100.0	2	4	-50.0
Proposals	1	0	1	--	0.0	2	3	-33.3
Canada	**29,858**	**29,174**	**28,770**	**2.3**	**3.8**	**119,138**	**118,661**	**0.4**
Bankruptcies	**15,147**	**15,911**	**15,637**	**-4.8**	**-3.1**	**64,349**	**68,226**	**-5.7**
Proposals	**14,711**	**13,263**	**13,133**	**10.9**	**12.0**	**54,789**	**50,435**	**8.6**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Newfoundland and Labrador	**6**	**12**	**9**	**-50.0**	**-33.3**	**27**	**35**	**-22.9**
Bankruptcies	4	12	7	-66.7	-42.9	24	24	0.0
Proposals	2	0	2	--	0.0	3	11	-72.7
Prince Edward Island	**4**	**4**	**3**	**0.0**	**33.3**	**19**	**20**	**-5.0**
Bankruptcies	2	4	1	-50.0	100.0	14	13	7.7
Proposals	2	0	2	--	0.0	5	7	-28.6
Nova Scotia	**19**	**18**	**17**	**5.6**	**11.8**	**79**	**99**	**-20.2**
Bankruptcies	9	14	8	-35.7	12.5	53	69	-23.2
Proposals	10	4	9	150.0	11.1	26	30	-13.3
New Brunswick	**23**	**26**	**26**	**-11.5**	**-11.5**	**84**	**93**	**-9.7**
Bankruptcies	12	20	20	-40.0	-40.0	60	73	-17.8
Proposals	11	6	6	83.3	83.3	24	20	20.0
Quebec	**622**	**655**	**565**	**-5.0**	**10.1**	**2,394**	**2,200**	**8.8**
Bankruptcies	466	439	429	6.2	8.6	1,727	1,623	6.4
Proposals	156	216	136	-27.8	14.7	667	577	15.6
Ontario	**311**	**293**	**274**	**6.1**	**13.5**	**1,127**	**1,192**	**-5.5**
Bankruptcies	239	225	193	6.2	23.8	881	915	-3.7
Proposals	72	68	81	5.9	-11.1	246	277	-11.2
Manitoba	**6**	**13**	**16**	**-53.8**	**-62.5**	**47**	**68**	**-30.9**
Bankruptcies	3	11	15	-72.7	-80.0	36	56	-35.7
Proposals	3	2	1	50.0	200.0	11	12	-8.3
Saskatchewan	**21**	**20**	**46**	**5.0**	**-54.3**	**99**	**127**	**-22.0**
Bankruptcies	13	15	30	-13.3	-56.7	60	78	-23.1
Proposals	8	5	16	60.0	-50.0	39	49	-20.4
Alberta	**30**	**39**	**34**	**-23.1**	**-11.8**	**137**	**173**	**-20.8**
Bankruptcies	20	33	24	-39.4	-16.7	101	125	-19.2
Proposals	10	6	10	66.7	0.0	36	48	-25.0
British Columbia	**46**	**50**	**70**	**-8.0**	**-34.3**	**232**	**249**	**-6.8**
Bankruptcies	27	40	48	-32.5	-43.8	179	180	-0.6
Proposals	19	10	22	90.0	-13.6	53	69	-23.2
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**1**	**0**	**-100.0**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	0	-100.0	--	1	0	--
Nunavut	**0**	**1**	**0**	**-100.0**	**--**	**1**	**0**	**--**
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,088**	**1,132**	**1,060**	**-3.9**	**2.6**	**4,247**	**4,256**	**-0.2**
Bankruptcies	**795**	**814**	**775**	**-2.3**	**2.6**	**3,136**	**3,156**	**-0.6**
Proposals	**293**	**318**	**285**	**-7.9**	**2.8**	**1,111**	**1,100**	**1.0**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Agriculture, Forestry, Fishing and Hunting	**25**	**18**	**25**	**38.9**	**0.0**	**88**	**128**	**-31.3**
Bankruptcies	10	13	20	-23.1	-50.0	50	91	-45.1
Proposals	15	5	5	200.0	200.0	38	37	2.7
Mining and Oil and Gas Extraction	**9**	**7**	**14**	**28.6**	**-35.7**	**35**	**42**	**-16.7**
Bankruptcies	4	4	8	0.0	-50.0	16	21	-23.8
Proposals	5	3	6	66.7	-16.7	19	21	-9.5
Utilities	**1**	**2**	**4**	**-50.0**	**-75.0**	**10**	**9**	**11.1**
Bankruptcies	1	0	4	—	-75.0	6	6	0.0
Proposals	0	2	0	-100.0	—	4	3	33.3
Construction	**195**	**171**	**188**	**14.0**	**3.7**	**726**	**732**	**-0.8**
Bankruptcies	141	122	139	15.6	1.4	532	551	-3.4
Proposals	54	49	49	10.2	10.2	194	181	7.2
Manufacturing	**96**	**102**	**98**	**-5.9**	**-2.0**	**384**	**415**	**-7.5**
Bankruptcies	62	70	67	-11.4	-7.5	271	294	-7.8
Proposals	34	32	31	6.3	9.7	113	121	-6.6
Wholesale Trade	**64**	**58**	**54**	**10.3**	**18.5**	**236**	**230**	**2.6**
Bankruptcies	43	40	32	7.5	34.4	166	150	10.7
Proposals	21	18	22	16.7	-4.5	70	80	-12.5
Retail Trade	**147**	**125**	**133**	**17.6**	**10.5**	**512**	**516**	**-0.8**
Bankruptcies	104	94	105	10.6	-1.0	375	413	-9.2
Proposals	43	31	28	38.7	53.6	137	103	33.0
Transportation and Warehousing	**65**	**94**	**68**	**-30.9**	**-4.4**	**270**	**245**	**10.2**
Bankruptcies	50	45	49	11.1	2.0	186	191	-2.6
Proposals	15	49	19	-69.4	-21.1	84	54	55.6
Information and Cultural Industries	**17**	**24**	**16**	**-29.2**	**6.3**	**72**	**57**	**26.3**
Bankruptcies	12	16	10	-25.0	20.0	52	42	23.8
Proposals	5	8	6	-37.5	-16.7	20	15	33.3
Finance and Insurance	**22**	**25**	**23**	**-12.0**	**-4.3**	**79**	**78**	**1.3**
Bankruptcies	16	22	16	-27.3	0.0	64	60	6.7
Proposals	6	3	7	100.0	-14.3	15	18	-16.7
Real Estate and Rental and Leasing	**34**	**34**	**31**	**0.0**	**9.7**	**137**	**140**	**-2.1**
Bankruptcies	27	26	23	3.8	17.4	105	104	1.0
Proposals	7	8	8	-12.5	-12.5	32	36	-11.1

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Professional, Scientific and Technical Services	**64**	**92**	**73**	**-30.4**	**-12.3**	**299**	**299**	**0.0**
Bankruptcies	51	74	54	-31.1	-5.6	239	211	13.3
Proposals	13	18	19	-27.8	-31.6	60	88	-31.8
Management of Companies and Enterprises	**13**	**17**	**9**	**-23.5**	**44.4**	**63**	**66**	**-4.5**
Bankruptcies	11	12	9	-8.3	22.2	49	45	8.9
Proposals	2	5	0	-60.0	–	14	21	-33.3
Administrative and Support, Waste Management and Remediation Services	**48**	**65**	**41**	**-26.2**	**17.1**	**230**	**190**	**21.1**
Bankruptcies	35	41	25	-14.6	40.0	167	135	23.7
Proposals	13	24	16	-45.8	-18.8	63	55	14.5
Educational Services	**13**	**10**	**13**	**30.0**	**0.0**	**52**	**40**	**30.0**
Bankruptcies	12	9	12	33.3	0.0	44	33	33.3
Proposals	1	1	1	0.0	0.0	8	7	14.3
Health Care and Social Assistance	**14**	**41**	**21**	**-65.9**	**-33.3**	**92**	**76**	**21.1**
Bankruptcies	13	29	15	-55.2	-13.3	71	58	22.4
Proposals	1	12	6	-91.7	-83.3	21	18	16.7
Arts, Entertainment and Recreation	**24**	**21**	**24**	**14.3**	**0.0**	**84**	**84**	**0.0**
Bankruptcies	17	13	22	30.8	-22.7	63	72	-12.5
Proposals	7	8	2	-12.5	250.0	21	12	75.0
Accommodation and Food Services	**169**	**182**	**164**	**-7.1**	**3.0**	**665**	**655**	**1.5**
Bankruptcies	136	150	121	-9.3	12.4	508	484	5.0
Proposals	33	32	43	3.1	-23.3	157	171	-8.2
Other Services (except Public Administration)	**68**	**44**	**61**	**54.5**	**11.5**	**212**	**254**	**-16.5**
Bankruptcies	50	34	44	47.1	13.6	171	195	-12.3
Proposals	18	10	17	80.0	5.9	41	59	-30.5
Public Administration	**0**	**0**	**0**	**–**	**–**	**1**	**0**	**–**
Bankruptcies	0	0	0	–	–	1	0	–
Proposals	0	0	0	–	–	0	0	–
Total	**1,088**	**1,132**	**1,060**	**-3.9**	**2.6**	**4,247**	**4,256**	**-0.2**
Bankruptcies	**795**	**814**	**775**	**-2.3**	**2.6**	**3,136**	**3,156**	**-0.6**
Proposals	**293**	**318**	**285**	**-7.9**	**2.8**	**1,111**	**1,100**	**1.0**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Newfoundland and Labrador	**392**	**362**	**378**	**8.3**	**3.7**	**1,559**	**1,625**	**-4.1**
Bankruptcies	**330**	**300**	**340**	**10.0**	**-2.9**	**1,338**	**1,462**	**-8.5**
Proposals	**62**	**62**	**38**	**0.0**	**63.2**	**221**	**163**	**35.6**
Avalon Peninsula	199	166	179	19.9	11.2	741	776	-4.5
Bankruptcies	167	139	160	20.1	4.4	626	688	-9.0
Proposals	32	27	19	18.5	68.4	115	88	30.7
South Coast - Burin Peninsula	18	22	34	-18.2	-47.1	94	119	-21.0
Bankruptcies	14	19	26	-26.3	-46.2	85	102	-16.7
Proposals	4	3	8	33.3	-50.0	9	17	-47.1
West Coast - Northern Peninsula - Labrador	85	72	60	18.1	41.7	311	326	-4.6
Bankruptcies	71	54	58	31.5	22.4	262	288	-9.0
Proposals	14	18	2	-22.2	600.0	49	38	28.9
Notre Dame - Central Bonavista Bay	90	102	104	-11.8	-13.5	413	404	2.2
Bankruptcies	78	89	95	-12.4	-17.9	365	383	-4.7
Proposals	12	13	9	-7.7	33.3	48	21	128.6
Prince Edward Island	**179**	**163**	**172**	**9.8**	**4.1**	**728**	**661**	**10.1**
Bankruptcies	**119**	**102**	**116**	**16.7**	**2.6**	**505**	**456**	**10.7**
Proposals	**60**	**61**	**56**	**-1.6**	**7.1**	**223**	**205**	**8.8**
Nova Scotia	**1,208**	**1,284**	**1,121**	**-5.9**	**7.8**	**5,314**	**4,764**	**11.5**
Bankruptcies	**803**	**942**	**759**	**-14.8**	**5.8**	**3,770**	**3,331**	**13.2**
Proposals	**405**	**342**	**362**	**18.4**	**11.9**	**1,544**	**1,433**	**7.7**
Cape Breton	176	213	175	-17.4	0.6	799	688	16.1
Bankruptcies	89	139	92	-36.0	-3.3	481	409	17.6
Proposals	87	74	83	17.6	4.8	318	279	14.0
North Shore	217	236	196	-8.1	10.7	1,051	909	15.6
Bankruptcies	148	175	116	-15.4	27.6	750	592	26.7
Proposals	69	61	80	13.1	-13.8	301	317	-5.0
Annapolis Valley	174	198	160	-12.1	8.7	758	691	9.7
Bankruptcies	123	159	114	-22.6	7.9	600	522	14.9
Proposals	51	39	46	30.8	10.9	158	169	-6.5
Southern	137	151	123	-9.3	11.4	619	576	7.5
Bankruptcies	93	110	95	-15.5	-2.1	450	440	2.3
Proposals	44	41	28	7.3	57.1	169	136	24.3
Halifax	505	486	467	3.9	8.1	2,087	1,902	9.7
Bankruptcies	351	360	342	-2.5	2.6	1,488	1,369	8.7
Proposals	154	126	125	22.2	23.2	599	533	12.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
New Brunswick	**933**	**1,081**	**934**	**-13.7**	**-0.1**	**4,307**	**3,998**	**7.7**
Bankruptcies	**619**	**766**	**645**	**-19.2**	**-4.0**	**2,995**	**2,834**	**5.7**
Proposals	**314**	**315**	**289**	**-0.3**	**8.7**	**1,312**	**1,164**	**12.7**
Campbellton - Miramichi	169	216	160	-21.8	5.6	774	705	9.8
Bankruptcies	121	168	121	-28.0	0.0	577	508	13.6
Proposals	48	48	39	0.0	23.1	197	197	0.0
Moncton - Richibucto	294	337	270	-12.8	8.9	1,382	1,214	13.8
Bankruptcies	191	231	179	-17.3	6.7	929	829	12.1
Proposals	103	106	91	-2.8	13.2	453	385	17.7
Saint John - St.Stephen	210	245	205	-14.3	2.4	998	934	6.9
Bankruptcies	125	171	128	-26.9	-2.3	670	642	4.4
Proposals	85	74	77	14.9	10.4	328	292	12.3
Fredericton - Oromocto	157	175	193	-10.3	-18.7	714	717	-0.4
Bankruptcies	112	112	141	0.0	-20.6	490	522	-6.1
Proposals	45	63	52	-28.6	-13.5	224	195	14.9
Edmundston - Woodstock	102	108	104	-5.6	-1.9	440	428	2.8
Bankruptcies	70	84	75	-16.7	-6.7	330	333	-0.9
Proposals	32	24	29	33.3	10.3	110	95	15.8
Quebec	**11,129**	**10,555**	**10,271**	**5.4**	**8.4**	**42,412**	**40,448**	**4.9**
Bankruptcies	**5,904**	**6,107**	**5,983**	**-3.3**	**-1.3**	**24,368**	**25,070**	**-2.8**
Proposals	**5,225**	**4,448**	**4,288**	**17.5**	**21.9**	**18,044**	**15,378**	**17.3**
Gaspésie - Îles-de-la-Madeleine	144	106	100	35.8	44.0	460	395	16.5
Bankruptcies	64	51	62	25.5	3.2	226	237	-4.6
Proposals	80	55	38	45.5	110.5	234	158	48.1
Bas-Saint-Laurent	223	235	208	-5.1	7.2	874	802	9.0
Bankruptcies	121	142	118	-14.8	2.5	534	500	6.8
Proposals	102	93	90	9.7	13.3	340	302	12.6
Capitale-Nationale	788	695	666	13.4	18.3	2,808	2,676	4.9
Bankruptcies	468	456	430	2.6	8.8	1,770	1,858	-4.7
Proposals	320	239	236	33.9	35.6	1,038	818	26.9
Chaudière - Appalaches	421	359	384	17.3	9.6	1,537	1,606	-4.3
Bankruptcies	236	226	250	4.4	-5.6	956	1,102	-13.2
Proposals	185	133	134	39.1	38.1	581	504	15.3
Estrie	413	394	328	4.8	25.9	1,513	1,372	10.3
Bankruptcies	246	244	217	0.8	13.4	970	957	1.4
Proposals	167	150	111	11.3	50.5	543	415	30.8
Centre-du-Québec	311	284	275	9.5	13.1	1,160	1,208	-4.0
Bankruptcies	161	149	159	8.1	1.3	635	761	-16.6
Proposals	150	135	116	11.1	29.3	525	447	17.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Montérégie	2,031	2,081	1,991	-2.4	2.0	8,263	8,299	-0.4
Bankruptcies	1,062	1,122	1,086	-5.3	-2.2	4,497	4,853	-7.3
Proposals	969	959	905	1.0	7.1	3,766	3,446	9.3
Montréal	2,349	2,185	2,245	7.5	4.6	9,168	9,301	-1.4
Bankruptcies	1,304	1,319	1,389	-1.1	-6.1	5,567	6,095	-8.7
Proposals	1,045	866	856	20.7	22.1	3,601	3,206	12.3
Laval	602	565	559	6.5	7.7	2,249	2,092	7.5
Bankruptcies	293	286	332	2.4	-11.7	1,194	1,241	-3.8
Proposals	309	279	227	10.8	36.1	1,055	851	24.0
Lanaudière	901	873	902	3.2	-0.1	3,523	3,246	8.5
Bankruptcies	425	477	406	-10.9	4.7	1,826	1,660	10.0
Proposals	476	396	496	20.2	-4.0	1,697	1,586	7.0
Laurentides	1,197	1,080	1,047	10.8	14.3	4,376	3,962	10.4
Bankruptcies	581	588	538	-1.2	8.0	2,311	2,214	4.4
Proposals	616	492	509	25.2	21.0	2,065	1,748	18.1
Outaouais	715	703	627	1.7	14.0	2,712	2,251	20.5
Bankruptcies	334	380	362	-12.1	-7.7	1,463	1,403	4.3
Proposals	381	323	265	18.0	43.8	1,249	848	47.3
Abitibi - Témiscamingue	218	183	165	19.1	32.1	734	567	29.5
Bankruptcies	121	116	103	4.3	17.5	430	357	20.4
Proposals	97	67	62	44.8	56.5	304	210	44.8
Mauricie	389	355	330	9.6	17.9	1,398	1,268	10.3
Bankruptcies	241	245	227	-1.6	6.2	929	900	3.2
Proposals	148	110	103	34.5	43.7	469	368	27.4
Saguenay - Lac-Saint-Jean	340	345	345	-1.4	-1.4	1,262	1,066	18.4
Bankruptcies	193	232	241	-16.8	-19.9	811	731	10.9
Proposals	147	113	104	30.1	41.3	451	335	34.6
Côte-Nord	72	94	85	-23.4	-15.3	312	285	9.5
Bankruptcies	46	63	55	-27.0	-16.4	212	174	21.8
Proposals	26	31	30	-16.1	-13.3	100	111	-9.9
Nord-du-Québec	14	18	15	-22.2	-6.7	66	56	17.9
Bankruptcies	8	12	8	-33.3	0.0	38	28	35.7
Proposals	6	6	7	0.0	-14.3	28	28	0.0
Ontario	**9,865**	**9,981**	**10,219**	**-1.2**	**-3.5**	**40,754**	**43,619**	**-6.6**
Bankruptcies	**4,315**	**4,774**	**4,650**	**-9.6**	**-7.2**	**18,899**	**21,369**	**-11.6**
Proposals	**5,550**	**5,207**	**5,569**	**6.6**	**-0.3**	**21,855**	**22,250**	**-1.8**
Ottawa	892	1,015	877	-12.1	1.7	3,841	3,899	-1.5
Bankruptcies	490	617	469	-20.6	4.5	2,259	2,313	-2.3
Proposals	402	398	408	1.0	-1.5	1,582	1,586	-0.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Kingston - Pembroke	397	424	415	-6.4	-4.3	1,624	1,781	-8.8
Bankruptcies	186	216	230	-13.9	-19.1	834	1,006	-17.1
Proposals	211	208	185	1.4	14.1	790	775	1.9
Muskoka - Kawarthas	263	329	341	-20.1	-22.9	1,247	1,373	-9.2
Bankruptcies	116	159	173	-27.0	-32.9	597	751	-20.5
Proposals	147	170	168	-13.5	-12.5	650	622	4.5
Toronto	3,978	4,036	4,283	-1.4	-7.1	16,729	18,181	-8.0
Bankruptcies	1,516	1,622	1,598	-6.5	-5.1	6,621	7,351	-9.9
Proposals	2,462	2,414	2,685	2.0	-8.3	10,108	10,830	-6.7
Kitchener - Waterloo - Barrie	1,035	993	1,013	4.2	2.2	4,160	4,324	-3.8
Bankruptcies	452	492	487	-8.1	-7.2	1,974	2,233	-11.6
Proposals	583	501	526	16.4	10.8	2,186	2,091	4.5
Hamilton - Niagara Peninsula	1,170	1,121	1,215	4.4	-3.7	4,691	5,138	-8.7
Bankruptcies	494	537	544	-8.0	-9.2	2,139	2,460	-13.0
Proposals	676	584	671	15.8	0.7	2,552	2,678	-4.7
London	655	666	654	-1.7	0.2	2,671	2,815	-5.1
Bankruptcies	292	344	358	-15.1	-18.4	1,312	1,605	-18.3
Proposals	363	322	296	12.7	22.6	1,359	1,210	12.3
Windsor - Sarnia	559	515	521	8.5	7.3	2,198	2,415	-9.0
Bankruptcies	267	273	282	-2.2	-5.3	1,142	1,451	-21.3
Proposals	292	242	239	20.7	22.2	1,056	964	9.5
Stratford - Bruce Peninsula	167	182	191	-8.2	-12.6	739	788	-6.2
Bankruptcies	86	110	109	-21.8	-21.1	424	456	-7.0
Proposals	81	72	82	12.5	-1.2	315	332	-5.1
Northeast	623	575	560	8.3	11.3	2,376	2,374	0.1
Bankruptcies	339	314	301	8.0	12.6	1,298	1,381	-6.0
Proposals	284	261	259	8.8	9.7	1,078	993	8.6
Northwest	125	125	149	0.0	-16.1	476	531	-10.4
Bankruptcies	76	89	99	-14.6	-23.2	298	362	-17.7
Proposals	49	36	50	36.1	-2.0	178	169	5.3
Manitoba	**496**	**497**	**395**	**-0.2**	**25.6**	**1,992**	**1,848**	**7.8**
Bankruptcies	**290**	**325**	**243**	**-10.8**	**19.3**	**1,247**	**1,198**	**4.1**
Proposals	**206**	**172**	**152**	**19.8**	**35.5**	**745**	**650**	**14.6**
Southeast	52	34	29	52.9	79.3	151	143	5.6
Bankruptcies	38	23	18	65.2	111.1	103	93	10.8
Proposals	14	11	11	27.3	27.3	48	50	-4.0
South Central	13	18	13	-27.8	0.0	67	56	19.6
Bankruptcies	10	14	10	-28.6	0.0	56	36	55.6
Proposals	3	4	3	-25.0	0.0	11	20	-45.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Southwest	74	65	65	13.8	13.8	263	242	8.7
Bankruptcies	30	39	31	-23.1	-3.2	130	121	7.4
Proposals	44	26	34	69.2	29.4	133	121	9.9
North Central	18	25	15	-28.0	20.0	84	69	21.7
Bankruptcies	14	15	7	-6.7	100.0	50	46	8.7
Proposals	4	10	8	-60.0	-50.0	34	23	47.8
Winnipeg	285	295	231	-3.4	23.4	1,194	1,119	6.7
Bankruptcies	166	197	156	-15.7	6.4	762	761	0.1
Proposals	119	98	75	21.4	58.7	432	358	20.7
Interlake	24	19	24	26.3	0.0	98	114	-14.0
Bankruptcies	14	13	11	7.7	27.3	69	75	-8.0
Proposals	10	6	13	66.7	-23.1	29	39	-25.6
Parklands	13	21	6	-38.1	116.7	65	46	41.3
Bankruptcies	8	10	3	-20.0	166.7	33	24	37.5
Proposals	5	11	3	-54.5	66.7	32	22	45.5
North	14	20	10	-30.0	40.0	71	59	20.3
Bankruptcies	9	16	6	-43.8	50.0	44	42	4.8
Proposals	5	4	4	25.0	25.0	27	17	58.8
Saskatchewan	**505**	**462**	**475**	**9.3**	**6.3**	**1,968**	**1,779**	**10.6**
Bankruptcies	**251**	**254**	**286**	**-1.2**	**-12.2**	**1,070**	**1,081**	**-1.0**
Proposals	**254**	**208**	**189**	**22.1**	**34.4**	**898**	**698**	**28.7**
Regina - Moose Mountain	156	151	143	3.3	9.1	616	474	30.0
Bankruptcies	69	82	76	-15.9	-9.2	318	233	36.5
Proposals	87	69	67	26.1	29.9	298	241	23.7
Swift Current - Moose Jaw	40	42	43	-4.8	-7.0	185	204	-9.3
Bankruptcies	20	31	29	-35.5	-31.0	109	131	-16.8
Proposals	20	11	14	81.8	42.9	76	73	4.1
Saskatoon - Biggar	164	138	177	18.8	-7.3	607	616	-1.5
Bankruptcies	83	73	100	13.7	-17.0	331	379	-12.7
Proposals	81	65	77	24.6	5.2	276	237	16.5
Yorkton - Melville	26	39	28	-33.3	-7.1	133	125	6.4
Bankruptcies	14	21	17	-33.3	-17.6	68	82	-17.1
Proposals	12	18	11	-33.3	9.1	65	43	51.2
Prince Albert	108	83	78	30.1	38.5	387	332	16.6
Bankruptcies	61	42	60	45.2	1.7	226	236	-4.2
Proposals	47	41	18	14.6	161.1	161	96	67.7
Northern	10	8	5	25.0	100.0	41	26	57.7
Bankruptcies	3	5	4	-40.0	-25.0	18	20	-10.0
Proposals	7	3	1	133.3	600.0	23	6	283.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Alberta	**2,224**	**2,008**	**2,048**	**10.8**	**8.6**	**8,457**	**8,123**	**4.1**
Bankruptcies	**997**	**893**	**1,003**	**11.6**	**-0.6**	**3,853**	**4,405**	**-12.5**
Proposals	**1,227**	**1,115**	**1,045**	**10.0**	**17.4**	**4,604**	**3,718**	**23.8**
Lethbridge - Medicine Hat	221	200	207	10.5	6.8	847	764	10.9
Bankruptcies	91	75	103	21.3	-11.7	369	424	-13.0
Proposals	130	125	104	4.0	25.0	478	340	40.6
Camrose - Drumheller	101	65	95	55.4	6.3	329	332	-0.9
Bankruptcies	50	30	49	66.7	2.0	166	208	-20.2
Proposals	51	35	46	45.7	10.9	163	124	31.5
Calgary	866	766	731	13.1	18.5	3,236	3,037	6.6
Bankruptcies	352	329	325	7.0	8.3	1,383	1,602	-13.7
Proposals	514	437	406	17.6	26.6	1,853	1,435	29.1
Banff - Jasper - Rocky Mountain House	52	31	43	67.7	20.9	163	172	-5.2
Bankruptcies	20	19	19	5.3	5.3	80	101	-20.8
Proposals	32	12	24	166.7	33.3	83	71	16.9
Red Deer	162	142	140	14.1	15.7	591	542	9.0
Bankruptcies	63	54	78	16.7	-19.2	244	301	-18.9
Proposals	99	88	62	12.5	59.7	347	241	44.0
Edmonton	669	630	661	6.2	1.2	2,665	2,697	-1.2
Bankruptcies	328	299	338	9.7	-3.0	1,272	1,423	-10.6
Proposals	341	331	323	3.0	5.6	1,393	1,274	9.3
Athabasca - Grande Prairie - Peace River	106	122	127	-13.1	-16.5	453	422	7.3
Bankruptcies	65	67	75	-3.0	-13.3	281	272	-4.0
Proposals	41	55	52	-25.5	-21.2	192	150	28.0
Wood Buffalo - Cold Lake	48	52	43	-7.7	11.6	174	156	11.5
Bankruptcies	28	20	15	40.0	86.7	79	73	8.2
Proposals	20	32	28	-37.5	-28.6	95	83	14.5
British Columbia	**2,907**	**2,755**	**2,731**	**5.5**	**6.4**	**11,559**	**11,700**	**-1.2**
Bankruptcies	**1,508**	**1,434**	**1,596**	**5.2**	**-5.5**	**6,257**	**6,958**	**-10.1**
Proposals	**1,399**	**1,321**	**1,135**	**5.9**	**23.3**	**5,302**	**4,742**	**11.8**
Vancouver Island and Coast	652	570	606	14.4	7.6	2,530	2,480	2.0
Bankruptcies	366	337	383	8.6	-4.4	1,482	1,575	-5.9
Proposals	286	233	223	22.7	28.3	1,048	905	15.8
Lower Mainland - Southwest	1,616	1,558	1,505	3.7	7.4	6,434	6,563	-2.0
Bankruptcies	790	771	853	2.5	-7.4	3,297	3,789	-13.0
Proposals	826	787	652	5.0	26.7	3,137	2,774	13.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Thompson - Okanagan	387	360	356	7.5	8.7	1,549	1,581	-2.0
Bankruptcies	199	185	196	7.6	1.5	852	895	-4.8
Proposals	188	175	160	7.4	17.5	697	686	1.6
Kootenay	87	84	85	3.6	2.4	365	389	-6.2
Bankruptcies	61	48	52	27.1	17.3	246	238	3.4
Proposals	26	36	33	-27.8	-21.2	119	151	-21.2
Cariboo	119	131	134	-9.2	-11.2	470	486	-3.3
Bankruptcies	69	71	86	-2.8	-19.8	271	328	-17.4
Proposals	50	60	48	-16.7	4.2	199	158	25.9
North Coast	13	11	11	18.2	18.2	53	51	3.9
Bankruptcies	7	6	6	16.7	16.7	33	34	-2.9
Proposals	6	5	5	20.0	20.0	20	17	17.6
Nechako	11	15	19	-26.7	-42.1	64	63	1.6
Bankruptcies	8	11	11	-27.3	-27.3	42	42	0.0
Proposals	3	4	8	-25.0	-62.5	22	21	4.8
Northeast	21	25	16	-16.0	31.3	93	85	9.4
Bankruptcies	7	4	11	75.0	-36.4	34	56	-39.3
Proposals	14	21	5	-33.3	180.0	59	29	103.4
Northwest Territories	8	16	14	-50.0	-42.9	43	56	-23.2
Bankruptcies	4	10	7	-60.0	-42.9	23	33	-30.3
Proposals	4	6	7	-33.3	-42.9	20	23	-13.0
Yukon	11	8	9	37.5	22.2	41	33	24.2
Bankruptcies	7	2	7	250.0	0.0	22	25	-12.0
Proposals	4	6	2	-33.3	100.0	19	8	137.5
Nunavut	1	2	3	-50.0	-66.7	4	7	-42.9
Bankruptcies	0	2	2	-100.0	-100.0	2	4	-50.0
Proposals	1	0	1	--	0.0	2	3	-33.3

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Newfoundland and Labrador	**6**	**12**	**9**	**-50.0**	**-33.3**	**27**	**35**	**-22.9**
Bankruptcies	**4**	**12**	**7**	**-66.7**	**-42.9**	**24**	**24**	**0.0**
Proposals	**2**	**0**	**2**	**--**	**0.0**	**3**	**11**	**-72.7**
Avalon Peninsula	2	7	6	-71.4	-66.7	16	13	23.1
Bankruptcies	2	7	4	-71.4	-50.0	15	8	87.5
Proposals	0	0	2	--	-100.0	1	5	-80.0
South Coast - Burin Peninsula	0	0	0	--	--	0	5	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	4	-100.0
West Coast - Northern Peninsula - Labrador	3	0	0	--	--	3	6	-50.0
Bankruptcies	1	0	0	--	--	1	5	-80.0
Proposals	2	0	0	--	--	2	1	100.0
Notre Dame - Central Bonavista Bay	1	5	3	-80.0	-66.7	8	11	-27.3
Bankruptcies	1	5	3	-80.0	-66.7	8	10	-20.0
Proposals	0	0	0	--	--	0	1	-100.0
Prince Edward Island	**4**	**4**	**3**	**0.0**	**33.3**	**19**	**20**	**-5.0**
Bankruptcies	**2**	**4**	**1**	**-50.0**	**100.0**	**14**	**13**	**7.7**
Proposals	**2**	**0**	**2**	**--**	**0.0**	**5**	**7**	**-28.6**
Nova Scotia	**19**	**18**	**17**	**5.6**	**11.8**	**79**	**99**	**-20.2**
Bankruptcies	**9**	**14**	**8**	**-35.7**	**12.5**	**53**	**69**	**-23.2**
Proposals	**10**	**4**	**9**	**150.0**	**11.1**	**26**	**30**	**-13.3**
Cape Breton	1	3	3	-66.7	-66.7	12	5	140.0
Bankruptcies	1	2	2	-50.0	-50.0	8	4	100.0
Proposals	0	1	1	-100.0	-100.0	4	1	300.0
North Shore	2	2	1	0.0	100.0	7	10	-30.0
Bankruptcies	1	2	1	-50.0	0.0	5	9	-44.4
Proposals	1	0	0	--	--	2	1	100.0
Annapolis Valley	2	3	2	-33.3	0.0	10	20	-50.0
Bankruptcies	1	2	0	-50.0	--	5	10	-50.0
Proposals	1	1	2	0.0	-50.0	5	10	-50.0
Southern	3	3	3	0.0	0.0	13	15	-13.3
Bankruptcies	2	1	1	100.0	100.0	8	9	-11.1
Proposals	1	2	2	-50.0	-50.0	5	6	-16.7
Halifax	12	7	8	71.4	50.0	37	49	-24.5
Bankruptcies	5	7	4	-28.6	25.0	27	37	-27.0
Proposals	7	0	4	--	75.0	10	12	-16.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
New Brunswick	**23**	**26**	**26**	**-11.5**	**-11.5**	**84**	**93**	**-9.7**
Bankruptcies	**12**	**20**	**20**	**-40.0**	**-40.0**	**60**	**73**	**-17.8**
Proposals	**11**	**6**	**6**	**83.3**	**83.3**	**24**	**20**	**20.0**
Campbellton - Miramichi	3	8	2	-62.5	50.0	22	12	83.3
Bankruptcies	1	8	2	-87.5	-50.0	19	9	111.1
Proposals	2	0	0	--	--	3	3	0.0
Moncton - Richibucto	8	7	8	14.3	0.0	25	33	-24.2
Bankruptcies	2	3	8	-33.3	-75.0	13	30	-56.7
Proposals	6	4	0	50.0	--	12	3	300.0
Saint John - St.Stephen	5	3	7	66.7	-28.6	11	25	-56.0
Bankruptcies	5	2	6	150.0	-16.7	9	20	-55.0
Proposals	0	1	1	-100.0	-100.0	2	5	-60.0
Fredericton - Oromocto	2	3	5	-33.3	-60.0	12	8	50.0
Bankruptcies	2	2	3	0.0	-33.3	10	5	100.0
Proposals	0	1	2	-100.0	-100.0	2	3	-33.3
Edmundston - Woodstock	4	4	4	0.0	0.0	14	14	0.0
Bankruptcies	1	4	1	-75.0	0.0	10	8	25.0
Proposals	3	0	3	--	0.0	4	6	-33.3
Quebec	**622**	**655**	**565**	**-5.0**	**10.1**	**2,394**	**2,200**	**8.8**
Bankruptcies	**466**	**439**	**429**	**6.2**	**8.6**	**1,727**	**1,623**	**6.4**
Proposals	**156**	**216**	**136**	**-27.8**	**14.7**	**667**	**577**	**15.6**
Gaspésie - Îles-de-la-Madeleine	2	4	11	-50.0	-81.8	11	23	-52.2
Bankruptcies	1	3	10	-66.7	-90.0	7	21	-66.7
Proposals	1	1	1	0.0	0.0	4	2	100.0
Bas-Saint-Laurent	20	17	13	17.6	53.8	69	39	76.9
Bankruptcies	17	11	12	54.5	41.7	53	29	82.8
Proposals	3	6	1	-50.0	200.0	16	10	60.0
Capitale-Nationale	60	48	51	25.0	17.6	201	169	18.9
Bankruptcies	52	38	42	36.8	23.8	155	129	20.2
Proposals	8	10	9	-20.0	-11.1	46	40	15.0
Chaudière - Appalaches	28	35	26	-20.0	7.7	111	101	9.9
Bankruptcies	22	26	20	-15.4	10.0	85	78	9.0
Proposals	6	9	6	-33.3	0.0	26	23	13.0
Estrie	13	17	11	-23.5	18.2	63	50	26.0
Bankruptcies	9	9	11	0.0	-18.2	44	44	0.0
Proposals	4	8	0	-50.0	--	19	6	216.7
Centre-du-Québec	13	14	15	-7.1	-13.3	60	58	3.4
Bankruptcies	10	11	12	-9.1	-16.7	49	42	16.7
Proposals	3	3	3	0.0	0.0	11	16	-31.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Montérégie	104	156	85	-33.3	22.4	445	435	2.3
Bankruptcies	73	90	58	-18.9	25.9	311	324	-4.0
Proposals	31	66	27	-53.0	14.8	134	111	20.7
Montréal	178	165	193	7.9	-7.8	657	705	-6.8
Bankruptcies	125	115	144	8.7	-13.2	464	514	-9.7
Proposals	53	50	49	6.0	8.2	193	191	1.0
Laval	30	27	39	11.1	-23.1	140	116	20.7
Bankruptcies	25	22	31	13.6	-19.4	105	80	31.3
Proposals	5	5	8	0.0	-37.5	35	36	-2.8
Lanaudière	37	57	23	-35.1	60.9	152	110	38.2
Bankruptcies	32	33	13	-3.0	146.2	109	74	47.3
Proposals	5	24	10	-79.2	-50.0	43	36	19.4
Laurentides	59	58	33	1.7	78.8	229	174	31.6
Bankruptcies	45	43	30	4.7	50.0	169	128	32.0
Proposals	14	15	3	-6.7	366.7	60	46	30.4
Outaouais	25	24	26	4.2	-3.8	99	79	25.3
Bankruptcies	19	19	21	0.0	-9.5	65	57	14.0
Proposals	6	5	5	20.0	20.0	34	22	54.5
Abitibi - Témiscamingue	6	4	5	50.0	20.0	24	30	-20.0
Bankruptcies	4	2	4	100.0	0.0	18	22	-18.2
Proposals	2	2	1	0.0	100.0	6	8	-25.0
Mauricie	19	14	11	35.7	72.7	60	47	27.7
Bankruptcies	13	9	8	44.4	62.5	44	35	25.7
Proposals	6	5	3	20.0	100.0	16	12	33.3
Saguenay - Lac-Saint-Jean	19	11	12	72.7	58.3	53	39	35.9
Bankruptcies	15	7	8	114.3	87.5	36	29	24.1
Proposals	4	4	4	0.0	0.0	17	10	70.0
Côte-Nord	2	2	7	0.0	-71.4	13	20	-35.0
Bankruptcies	2	0	4	--	-50.0	8	12	-33.3
Proposals	0	2	3	-100.0	-100.0	5	8	-37.5
Nord-du-Québec	5	0	1	--	400.0	7	5	40.0
Bankruptcies	3	0	1	--	200.0	4	5	-20.0
Proposals	2	0	0	--	--	3	0	--
Ontario	**311**	**293**	**274**	**6.1**	**13.5**	**1,127**	**1,192**	**-5.5**
Bankruptcies	**239**	**225**	**193**	**6.2**	**23.8**	**881**	**915**	**-3.7**
Proposals	**72**	**68**	**81**	**5.9**	**-11.1**	**246**	**277**	**-11.2**
Ottawa	49	30	40	63.3	22.5	144	149	-3.4
Bankruptcies	41	22	24	86.4	70.8	111	115	-3.5
Proposals	8	8	16	0.0	-50.0	33	34	-2.9

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Kingston - Pembroke	8	8	7	0.0	14.3	30	28	7.1
Bankruptcies	6	6	6	0.0	0.0	25	18	38.9
Proposals	2	2	1	0.0	100.0	5	10	-50.0
Muskoka - Kawarthas	2	4	2	-50.0	0.0	9	15	-40.0
Bankruptcies	2	4	2	-50.0	0.0	8	15	-46.7
Proposals	0	0	0	--	--	1	0	--
Toronto	157	157	135	0.0	16.3	564	629	-10.3
Bankruptcies	120	120	92	0.0	30.4	439	476	-7.8
Proposals	37	37	43	0.0	-14.0	125	153	-18.3
Kitchener - Waterloo - Barrie	20	14	19	42.9	5.3	85	97	-12.4
Bankruptcies	15	11	14	36.4	7.1	66	78	-15.4
Proposals	5	3	5	66.7	0.0	19	19	0.0
Hamilton - Niagara Peninsula	34	34	29	0.0	17.2	115	114	0.9
Bankruptcies	20	26	22	-23.1	-9.1	83	91	-8.8
Proposals	14	8	7	75.0	100.0	32	23	39.1
London	9	9	11	0.0	-18.2	36	35	2.9
Bankruptcies	6	6	7	0.0	-14.3	27	27	0.0
Proposals	3	3	4	0.0	-25.0	9	8	12.5
Windsor - Sarnia	14	13	16	7.7	-12.5	47	56	-16.1
Bankruptcies	12	12	15	0.0	-20.0	43	46	-6.5
Proposals	2	1	1	100.0	100.0	4	10	-60.0
Stratford - Bruce Peninsula	3	6	2	-50.0	50.0	25	12	108.3
Bankruptcies	3	5	1	-40.0	200.0	20	10	100.0
Proposals	0	1	1	-100.0	-100.0	5	2	150.0
Northeast	14	14	10	0.0	40.0	55	43	27.9
Bankruptcies	13	10	8	30.0	62.5	47	28	67.9
Proposals	1	4	2	-75.0	-50.0	8	15	-46.7
Northwest	2	3	3	-33.3	-33.3	15	15	0.0
Bankruptcies	2	2	2	0.0	0.0	12	11	9.1
Proposals	0	1	1	-100.0	-100.0	3	4	-25.0
Manitoba	**6**	**13**	**16**	**-53.8**	**-62.5**	**47**	**68**	**-30.9**
Bankruptcies	**3**	**11**	**15**	**-72.7**	**-80.0**	**36**	**56**	**-35.7**
Proposals	**3**	**2**	**1**	**50.0**	**200.0**	**11**	**12**	**-8.3**
Southeast	0	1	2	-100.0	-100.0	4	8	-50.0
Bankruptcies	0	1	2	-100.0	-100.0	4	8	-50.0
Proposals	0	0	0	--	--	0	0	--
South Central	1	0	0	--	--	2	6	-66.7
Bankruptcies	0	0	0	--	--	1	6	-83.3
Proposals	1	0	0	--	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Southwest	1	4	2	-75.0	-50.0	14	12	16.7
Bankruptcies	1	3	2	-66.7	-50.0	12	9	33.3
Proposals	0	1	0	-100.0	–	2	3	-33.3
North Central	0	0	0	–	–	0	1	-100.0
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	0	0	–
Winnipeg	4	5	11	-20.0	-63.6	20	29	-31.0
Bankruptcies	2	4	10	-50.0	-80.0	15	24	-37.5
Proposals	2	1	1	100.0	100.0	5	5	0.0
Interlake	0	0	1	–	-100.0	2	3	-33.3
Bankruptcies	0	0	1	–	-100.0	2	3	-33.3
Proposals	0	0	0	–	–	0	0	–
Parklands	0	1	0	-100.0	–	1	3	-66.7
Bankruptcies	0	1	0	-100.0	–	1	3	-66.7
Proposals	0	0	0	–	–	0	0	–
North	0	1	0	-100.0	–	4	1	300.0
Bankruptcies	0	1	0	-100.0	–	1	1	0.0
Proposals	0	0	0	–	–	3	0	–
Saskatchewan	**21**	**20**	**46**	**5.0**	**-54.3**	**99**	**127**	**-22.0**
Bankruptcies	**13**	**15**	**30**	**-13.3**	**-56.7**	**60**	**78**	**-23.1**
Proposals	**8**	**5**	**16**	**60.0**	**-50.0**	**39**	**49**	**-20.4**
Regina - Moose Mountain	10	6	15	66.7	-33.3	39	48	-18.8
Bankruptcies	6	4	6	50.0	0.0	24	24	0.0
Proposals	4	2	9	100.0	-55.6	15	24	-37.5
Swift Current - Moose Jaw	2	0	5	-	-60.0	9	22	-59.1
Bankruptcies	1	0	3	–	-66.7	4	13	-69.2
Proposals	1	0	2	–	-50.0	5	9	-44.4
Saskatoon - Biggar	6	9	9	-33.3	-33.3	28	23	21.7
Bankruptcies	4	6	8	-33.3	-50.0	18	16	12.5
Proposals	2	3	1	-33.3	100.0	10	7	42.9
Yorkton - Melville	1	2	8	-50.0	-87.5	8	23	-65.2
Bankruptcies	1	2	6	-50.0	-83.3	7	17	-58.8
Proposals	0	0	2	–	-100.0	1	6	-83.3
Prince Albert	2	3	8	-33.3	-75.0	13	13	0.0
Bankruptcies	1	3	6	-66.7	-83.3	6	10	-40.0
Proposals	1	0	2	–	-50.0	7	3	133.3
Northern	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Alberta	**30**	**39**	**34**	**-23.1**	**-11.8**	**137**	**173**	**-20.8**
Bankruptcies	**20**	**33**	**24**	**-39.4**	**-16.7**	**101**	**125**	**-19.2**
Proposals	**10**	**6**	**10**	**66.7**	**0.0**	**36**	**48**	**-25.0**
Lethbridge - Medicine Hat	1	2	1	-50.0	0.0	6	4	50.0
Bankruptcies	1	2	0	-50.0	--	6	1	500.0
Proposals	0	0	1	--	-100.0	0	3	-100.0
Camrose - Drumheller	1	3	1	-66.7	0.0	8	11	-27.3
Bankruptcies	0	3	1	-100.0	-100.0	6	11	-45.5
Proposals	1	0	0	--	--	2	0	--
Calgary	8	11	20	-27.3	-60.0	51	98	-48.0
Bankruptcies	6	11	14	-45.5	-57.1	39	81	-51.9
Proposals	2	0	6	--	-66.7	12	17	-29.4
Banff - Jasper - Rocky Mountain House	0	1	1	-100.0	-100.0	1	1	0.0
Bankruptcies	0	1	1	-100.0	-100.0	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Red Deer	4	4	5	0.0	-20.0	12	12	0.0
Bankruptcies	2	4	2	-50.0	0.0	8	6	33.3
Proposals	2	0	3	--	-33.3	4	6	-33.3
Edmonton	13	14	6	-7.1	116.7	51	39	30.8
Bankruptcies	9	10	6	-10.0	50.0	37	20	85.0
Proposals	4	4	0	0.0	--	14	19	-26.3
Athabasca - Grande Prairie - Peace River	2	2	0	0.0	--	5	6	-16.7
Bankruptcies	2	0	0	--	--	2	3	-33.3
Proposals	0	2	0	-100.0	--	3	3	0.0
Wood Buffalo - Cold Lake	1	1	0	0.0	--	3	1	200.0
Bankruptcies	0	1	0	-100.0	--	2	1	100.0
Proposals	1	0	0	--	--	1	0	--
British Columbia	**46**	**50**	**70**	**-8.0**	**-34.3**	**232**	**249**	**-6.8**
Bankruptcies	**27**	**40**	**48**	**-32.5**	**-43.8**	**179**	**180**	**-0.6**
Proposals	**19**	**10**	**22**	**90.0**	**-13.6**	**53**	**69**	**-23.2**
Vancouver Island and Coast	6	7	15	-14.3	-60.0	35	60	-41.7
Bankruptcies	2	6	14	-66.7	-85.7	27	42	-35.7
Proposals	4	1	1	300.0	300.0	8	18	-55.6
Lower Mainland - Southwest	32	37	43	-13.5	-25.6	158	127	24.4
Bankruptcies	19	32	27	-40.6	-29.6	122	91	34.1
Proposals	13	5	16	160.0	-18.8	36	36	0.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Thompson - Okanagan	6	3	6	100.0	0.0	31	49	-36.7
Bankruptcies	5	0	5	–	0.0	24	38	-36.8
Proposals	1	3	1	-66.7	0.0	7	11	-36.4
Kootenay	0	0	3	–	-100.0	3	10	-70.0
Bankruptcies	0	0	0	–	–	3	5	-40.0
Proposals	0	0	3	–	-100.0	0	5	-100.0
Cariboo	0	1	0	-100.0	–	2	1	100.0
Bankruptcies	0	1	0	-100.0	–	2	1	100.0
Proposals	0	0	0	–	–	0	0	–
North Coast	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Nechako	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Northeast	1	2	1	-50.0	0.0	3	3	0.0
Bankruptcies	0	1	1	-100.0	-100.0	1	3	-66.7
Proposals	1	1	0	0.0	–	2	0	–
Northwest Territories	**0**	**0**	**0**	–	–	**0**	**0**	–
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–
Yukon	**0**	**1**	**0**	**-100.0**	–	**1**	**0**	–
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**0**	–
Proposals	**0**	**1**	**0**	**-100.0**	–	**1**	**0**	–
Nunavut	**0**	**1**	**0**	**-100.0**	–	**1**	**0**	–
Bankruptcies	**0**	**1**	**0**	**-100.0**	–	**1**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
St. John's	**N.L.**	**155**	**114**	**129**	**36.0**	**20.2**	**538**	**562**	**-4.3**
Bankruptcies		132	93	117	41.9	12.8	449	498	-9.8
Proposals		23	21	12	9.5	91.7	89	64	39.1
Halifax	**N.S.**	**464**	**454**	**436**	**2.2**	**6.4**	**1,942**	**1,783**	**8.9**
Bankruptcies		325	335	319	-3.0	1.9	1,388	1,283	8.2
Proposals		139	119	117	16.8	18.8	554	500	10.8
Moncton	**N.B.**	**204**	**223**	**181**	**-8.5**	**12.7**	**928**	**837**	**10.9**
Bankruptcies		137	154	120	-11.0	14.2	631	573	10.1
Proposals		67	69	61	-2.9	9.8	297	264	12.5
Saint John	**N.B.**	**148**	**186**	**164**	**-20.4**	**-9.8**	**745**	**707**	**5.4**
Bankruptcies		94	129	104	-27.1	-9.6	502	494	1.6
Proposals		54	57	60	-5.3	-10.0	243	213	14.1
Saguenay	**Que.**	**199**	**208**	**183**	**-4.3**	**8.7**	**734**	**613**	**19.7**
Bankruptcies		100	134	117	-25.4	-14.5	446	399	11.8
Proposals		99	74	66	33.8	50.0	288	214	34.6
Québec	**Que.**	**762**	**671**	**672**	**13.6**	**13.4**	**2,789**	**2,691**	**3.6**
Bankruptcies		453	450	433	0.7	4.6	1,768	1,870	-5.5
Proposals		309	221	239	39.8	29.3	1,021	821	24.4
Sherbrooke	**Que.**	**249**	**241**	**197**	**3.3**	**26.4**	**923**	**816**	**13.1**
Bankruptcies		144	161	133	-10.6	8.3	610	592	3.0
Proposals		105	80	64	31.3	64.1	313	224	39.7
Trois-Rivières	**Que.**	**196**	**194**	**183**	**1.0**	**7.1**	**739**	**732**	**1.0**
Bankruptcies		124	137	121	-9.5	2.5	488	509	-4.1
Proposals		72	57	62	26.3	16.1	251	223	12.6
Montréal	**Que.**	**5,047**	**4,745**	**4,835**	**6.4**	**4.4**	**19,588**	**19,523**	**0.3**
Bankruptcies		2,613	2,641	2,741	-1.1	-4.7	10,927	11,787	-7.3
Proposals		2,434	2,104	2,094	15.7	16.2	8,661	7,736	12.0
Ottawa - Gatineau	**Ont./ Que.**	**1,112**	**1,167**	**1,055**	**-4.7**	**5.4**	**4,434**	**4,295**	**3.2**
Bankruptcies		551	660	586	-16.5	-6.0	2,459	2,558	-3.9
Proposals		561	507	469	10.7	19.6	1,975	1,737	13.7
Kingston	**Ont.**	**100**	**133**	**135**	**-24.8**	**-25.9**	**490**	**505**	**-3.0**
Bankruptcies		55	70	88	-21.4	-37.5	287	321	-10.6
Proposals		45	63	47	-28.6	-4.3	203	184	10.3
Peterborough	**Ont.**	**81**	**104**	**93**	**-22.1**	**-12.9**	**381**	**384**	**-0.8**
Bankruptcies		29	44	49	-34.1	-40.8	163	211	-22.7
Proposals		52	60	44	-13.3	18.2	218	173	26.0
Oshawa	**Ont.**	**268**	**274**	**324**	**-2.2**	**-17.3**	**1,148**	**1,382**	**-16.9**
Bankruptcies		98	107	112	-8.4	-12.5	443	536	-17.4
Proposals		170	167	212	1.8	-19.8	705	846	-16.7

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Toronto	**Ont.**	**3,553**	**3,586**	**3,809**	**-0.9**	**-6.7**	**14,913**	**16,255**	**-8.3**
Bankruptcies		1,373	1,451	1,445	-5.4	-5.0	5,960	6,706	-11.1
Proposals		2,180	2,135	2,364	2.1	-7.8	8,953	9,549	-6.2
Hamilton	**Ont.**	**531**	**503**	**533**	**5.6**	**-0.4**	**2,090**	**2,393**	**-12.7**
Bankruptcies		233	245	234	-4.9	-0.4	955	1,106	-13.7
Proposals		298	258	299	15.5	-0.3	1,135	1,287	-11.8
St. Catharines - Niagara	**Ont.**	**398**	**387**	**419**	**2.8**	**-5.0**	**1,601**	**1,644**	**-2.6**
Bankruptcies		175	197	198	-11.2	-11.5	774	830	-6.7
Proposals		223	190	221	17.4	0.9	827	814	1.6
Kitchener	**Ont.**	**353**	**348**	**362**	**1.4**	**-2.5**	**1,507**	**1,492**	**1.0**
Bankruptcies		145	178	195	-18.5	-25.6	729	784	-7.0
Proposals		208	170	167	22.4	24.6	778	708	9.9
Brantford	**Ont.**	**109**	**88**	**130**	**23.9**	**-16.2**	**442**	**518**	**-14.7**
Bankruptcies		40	30	58	33.3	-31.0	182	246	-26.0
Proposals		69	58	72	19.0	-4.2	260	272	-4.4
Guelph	**Ont.**	**88**	**84**	**84**	**4.8**	**4.8**	**332**	**356**	**-6.7**
Bankruptcies		41	44	43	-6.8	-4.7	166	199	-16.6
Proposals		47	40	41	17.5	14.6	166	157	5.7
London	**Ont.**	**476**	**493**	**476**	**-3.4**	**0.0**	**1,913**	**2,071**	**-7.6**
Bankruptcies		220	252	268	-12.7	-17.9	948	1,179	-19.6
Proposals		256	241	208	6.2	23.1	965	892	8.2
Windsor	**Ont.**	**293**	**262**	**287**	**11.8**	**2.1**	**1,162**	**1,271**	**-8.6**
Bankruptcies		135	130	150	3.8	-10.0	569	730	-22.1
Proposals		158	132	137	19.7	15.3	593	541	9.6
Barrie	**Ont.**	**210**	**188**	**203**	**11.7**	**3.4**	**836**	**905**	**-7.6**
Bankruptcies		96	87	82	10.3	17.1	390	443	-12.0
Proposals		114	101	121	12.9	-5.8	446	462	-3.5
Greater Sudbury	**Ont.**	**193**	**166**	**192**	**16.3**	**0.5**	**730**	**787**	**-7.2**
Bankruptcies		86	79	96	8.9	-10.4	352	436	-19.3
Proposals		107	87	96	23.0	11.5	378	351	7.7
Thunder Bay	**Ont.**	**78**	**75**	**90**	**4.0**	**-13.3**	**276**	**306**	**-9.8**
Bankruptcies		49	50	62	-2.0	-21.0	171	213	-19.7
Proposals		29	25	28	16.0	3.6	105	93	12.9
Winnipeg	**Man.**	**281**	**300**	**229**	**-6.3**	**22.7**	**1,185**	**1,128**	**5.1**
Bankruptcies		166	199	155	-16.6	7.1	758	762	-0.5
Proposals		115	101	74	13.9	55.4	427	366	16.7
Regina	**Sask.**	**104**	**115**	**94**	**-9.6**	**10.6**	**435**	**355**	**22.5**
Bankruptcies		42	59	52	-28.8	-19.2	216	180	20.0
Proposals		62	56	42	10.7	47.6	219	175	25.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Saskatoon	**Sask.**	**141**	**116**	**150**	**21.6**	**-6.0**	**509**	**505**	**0.8**
Bankruptcies		70	59	84	18.6	-16.7	278	317	-12.3
Proposals		71	57	66	24.6	7.6	231	188	22.9
Calgary	**Alta.**	**738**	**665**	**641**	**11.0**	**15.1**	**2,802**	**2,668**	**5.0**
Bankruptcies		301	286	282	5.2	6.7	1,197	1,394	-14.1
Proposals		437	379	359	15.3	21.7	1,605	1,274	26.0
Edmonton	**Alta.**	**589**	**571**	**600**	**3.2**	**-1.8**	**2,400**	**2,461**	**-2.5**
Bankruptcies		294	267	305	10.1	-3.6	1,149	1,291	-11.0
Proposals		295	304	295	-3.0	0.0	1,251	1,170	6.9
Kelowna	**B.C.**	**147**	**137**	**141**	**7.3**	**4.3**	**599**	**615**	**-2.6**
Bankruptcies		65	65	70	0.0	-7.1	305	329	-7.3
Proposals		82	72	71	13.9	15.5	294	286	2.8
Abbotsford	**B.C.**	**122**	**111**	**133**	**9.9**	**-8.3**	**511**	**539**	**-5.2**
Bankruptcies		64	69	84	-7.2	-23.8	292	326	-10.4
Proposals		58	42	49	38.1	18.4	219	213	2.8
Vancouver	**B.C.**	**1,269**	**1,239**	**1,205**	**2.4**	**5.3**	**5,076**	**5,274**	**-3.8**
Bankruptcies		601	586	661	2.6	-9.1	2,521	2,987	-15.6
Proposals		668	653	544	2.3	22.8	2,555	2,287	11.7
Victoria	**B.C.**	**315**	**242**	**265**	**30.2**	**18.9**	**1,146**	**1,100**	**4.2**
Bankruptcies		146	136	154	7.4	-5.2	587	641	-8.4
Proposals		169	106	111	59.4	52.3	559	459	21.8

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
St. John's	**N.L.**	**2**	**2**	**6**	**0.0**	**-66.7**	**11**	**10**	**10.0**
Bankruptcies		2	2	4	0.0	-50.0	10	8	25.0
Proposals		0	0	2	–	-100.0	1	2	-50.0
Halifax	**N.S.**	**12**	**7**	**8**	**71.4**	**50.0**	**37**	**45**	**-17.8**
Bankruptcies		5	7	4	-28.6	25.0	27	34	-20.6
Proposals		7	0	4	–	75.0	10	11	-9.1
Moncton	**N.B.**	**6**	**4**	**5**	**50.0**	**20.0**	**16**	**22**	**-27.3**
Bankruptcies		2	2	5	0.0	-60.0	9	19	-52.6
Proposals		4	2	0	100.0	–	7	3	133.3
Saint John	**N.B.**	**4**	**3**	**5**	**33.3**	**-20.0**	**9**	**15**	**-40.0**
Bankruptcies		4	2	4	100.0	0.0	7	11	-36.4
Proposals		0	1	1	-100.0	-100.0	2	4	-50.0
Saguenay	**Que.**	**10**	**5**	**7**	**100.0**	**42.9**	**29**	**25**	**16.0**
Bankruptcies		8	5	3	60.0	166.7	21	16	31.3
Proposals		2	0	4	–	-50.0	8	9	-11.1
Québec	**Que.**	**52**	**57**	**54**	**-8.8**	**-3.7**	**200**	**180**	**11.1**
Bankruptcies		43	40	42	7.5	2.4	148	137	8.0
Proposals		9	17	12	-47.1	-25.0	52	43	20.9
Sherbrooke	**Que.**	**9**	**15**	**4**	**-40.0**	**125.0**	**44**	**28**	**57.1**
Bankruptcies		6	8	4	-25.0	50.0	29	24	20.8
Proposals		3	7	0	-57.1	–	15	4	275.0
Trois-Rivières	**Que.**	**13**	**8**	**10**	**62.5**	**30.0**	**36**	**37**	**-2.7**
Bankruptcies		9	5	8	80.0	12.5	26	23	13.0
Proposals		4	3	2	33.3	100.0	10	14	-28.6
Montréal	**Que.**	**308**	**352**	**298**	**-12.5**	**3.4**	**1,258**	**1,227**	**2.5**
Bankruptcies		224	232	222	-3.4	0.9	889	909	-2.2
Proposals		84	120	76	-30.0	10.5	369	318	16.0
Ottawa - Gatineau	**Ont./ Que.**	**56**	**39**	**54**	**43.6**	**3.7**	**180**	**177**	**1.7**
Bankruptcies		49	27	37	81.5	32.4	135	131	3.1
Proposals		7	12	17	-41.7	-58.8	45	46	-2.2
Kingston	**Ont.**	**7**	**5**	**3**	**40.0**	**133.3**	**12**	**7**	**71.4**
Bankruptcies		5	4	2	25.0	150.0	9	5	80.0
Proposals		2	1	1	100.0	100.0	3	2	50.0
Peterborough	**Ont.**	**1**	**1**	**0**	**0.0**	**–**	**2**	**4**	**-50.0**
Bankruptcies		1	1	0	0.0	–	2	4	-50.0
Proposals		0	0	0	–	–	0	0	–
Oshawa	**Ont.**	**11**	**7**	**4**	**57.1**	**175.0**	**36**	**27**	**33.3**
Bankruptcies		9	6	3	50.0	200.0	31	25	24.0
Proposals		2	1	1	100.0	100.0	5	2	150.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Toronto	**Ont.**	**136**	**146**	**125**	**-6.8**	**8.8**	**503**	**592**	**-15.0**
Bankruptcies		102	111	84	-8.1	21.4	386	436	-11.5
Proposals		34	35	41	-2.9	-17.1	117	156	-25.0
Hamilton	**Ont.**	**18**	**17**	**9**	**5.9**	**100.0**	**56**	**48**	**16.7**
Bankruptcies		10	11	9	-9.1	11.1	38	38	0.0
Proposals		8	6	0	33.3	–	18	10	80.0
St. Catharines - Niagara	**Ont.**	**6**	**12**	**11**	**-50.0**	**-45.5**	**31**	**38**	**-18.4**
Bankruptcies		4	10	8	-60.0	-50.0	24	31	-22.6
Proposals		2	2	3	0.0	-33.3	7	7	0.0
Kitchener	**Ont.**	**4**	**8**	**7**	**-50.0**	**-42.9**	**30**	**30**	**0.0**
Bankruptcies		3	7	7	-57.1	-57.1	25	26	-3.8
Proposals		1	1	0	0.0	–	5	4	25.0
Brantford	**Ont.**	**3**	**3**	**6**	**0.0**	**-50.0**	**11**	**14**	**-21.4**
Bankruptcies		2	3	3	-33.3	-33.3	9	11	-18.2
Proposals		1	0	3	–	-66.7	2	3	-33.3
Guelph	**Ont.**	**2**	**0**	**1**	**–**	**100.0**	**3**	**8**	**-62.5**
Bankruptcies		2	0	1	–	100.0	3	8	-62.5
Proposals		0	0	0	–	–	0	0	–
London	**Ont.**	**5**	**8**	**6**	**-37.5**	**-16.7**	**27**	**22**	**22.7**
Bankruptcies		2	5	3	-60.0	-33.3	19	15	26.7
Proposals		3	3	3	0.0	0.0	8	7	14.3
Windsor	**Ont.**	**8**	**8**	**7**	**0.0**	**14.3**	**29**	**28**	**3.6**
Bankruptcies		6	8	6	-25.0	0.0	26	26	0.0
Proposals		2	0	1	–	100.0	3	2	50.0
Barrie	**Ont.**	**8**	**4**	**0**	**100.0**	**–**	**27**	**15**	**80.0**
Bankruptcies		5	2	0	150.0	–	19	13	46.2
Proposals		3	2	0	50.0	–	8	2	300.0
Greater Sudbury	**Ont.**	**1**	**5**	**3**	**-80.0**	**-66.7**	**10**	**7**	**42.9**
Bankruptcies		1	5	1	-80.0	0.0	8	3	166.7
Proposals		0	0	2	–	-100.0	2	4	-50.0
Thunder Bay	**Ont.**	**2**	**2**	**2**	**0.0**	**0.0**	**10**	**8**	**25.0**
Bankruptcies		2	1	2	100.0	0.0	8	7	14.3
Proposals		0	1	0	-100.0	–	2	1	100.0
Winnipeg	**Man.**	**4**	**5**	**12**	**-20.0**	**-66.7**	**21**	**31**	**-32.3**
Bankruptcies		2	4	11	-50.0	-81.8	16	25	-36.0
Proposals		2	1	1	100.0	100.0	5	6	-16.7
Regina	**Sask.**	**7**	**4**	**9**	**75.0**	**-22.2**	**30**	**33**	**-9.1**
Bankruptcies		5	4	4	25.0	25.0	21	16	31.3
Proposals		2	0	5	–	-60.0	9	17	-47.1

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2015	Q4 2014	Q1 2014	Q4 2014 to Q1 2015	Q1 2014 to Q1 2015	03-31-2015	03-31-2014	% Change
Saskatoon	**Sask.**	**5**	**9**	**7**	**-44.4**	**-28.6**	**22**	**20**	**10.0**
Bankruptcies		3	6	6	-50.0	-50.0	15	13	15.4
Proposals		2	3	1	-33.3	100.0	7	7	0.0
Calgary	**Alta.**	**8**	**11**	**17**	**-27.3**	**-52.9**	**47**	**86**	**-45.3**
Bankruptcies		6	11	11	-45.5	-45.5	36	70	-48.6
Proposals		2	0	6	–	-66.7	11	16	-31.3
Edmonton	**Alta.**	**11**	**13**	**5**	**-15.4**	**120.0**	**47**	**36**	**30.6**
Bankruptcies		9	10	5	-10.0	80.0	36	20	80.0
Proposals		2	3	0	-33.3	–	11	16	-31.3
Kelowna	**B.C.**	**6**	**1**	**1**	**500.0**	**500.0**	**15**	**19**	**-21.1**
Bankruptcies		5	0	0	–	–	12	15	-20.0
Proposals		1	1	1	0.0	0.0	3	4	-25.0
Abbotsford	**B.C.**	**3**	**3**	**5**	**0.0**	**-40.0**	**7**	**7**	**0.0**
Bankruptcies		3	2	0	50.0	–	5	1	400.0
Proposals		0	1	5	-100.0	-100.0	2	6	-66.7
Vancouver	**B.C.**	**22**	**28**	**32**	**-21.4**	**-31.3**	**130**	**106**	**22.6**
Bankruptcies		13	24	23	-45.8	-43.5	100	78	28.2
Proposals		9	4	9	125.0	0.0	30	28	7.1
Victoria	**B.C.**	**2**	**3**	**10**	**-33.3**	**-80.0**	**15**	**28**	**-46.4**
Bankruptcies		0	2	9	-100.0	-100.0	9	21	-57.1
Proposals		2	1	1	100.0	100.0	6	7	-14.3